

THE SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CHARITY NUMBER SC025304

THE SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND

INDEX TO THE FINANCIAL STATEMENTS

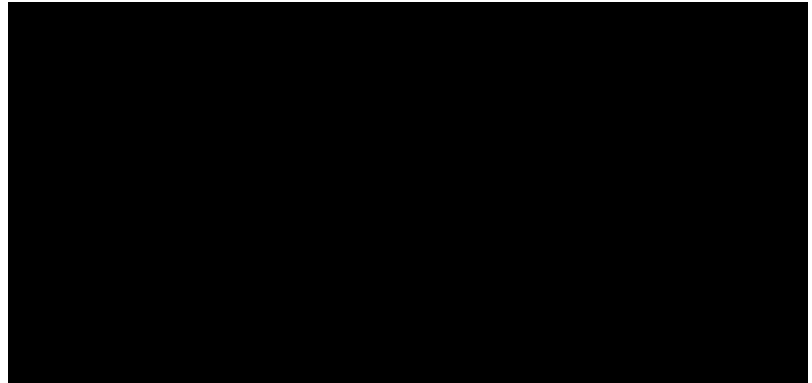
FOR THE YEAR ENDED 31 MARCH 2025

	Page
Legal and administrative information	2
Report of the trustees	3-6
Independent Examiner's report to the trustees	7
Statement of financial activities and income and expenditure account	8
Balance sheet	9
Statement of accounting principles and notes to the financial statements	10-14

THE SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND

Principal Address: National Headquarters
Gyle Square
1 South Gyle Crescent
EDINBURGH
EH12 9EB

Trustees:



Bankers: Royal Bank of Scotland plc
17 Comiston Road
EDINBURGH
EH10 6AA

Independent Examiner: JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
Roxburghshire
TD9 0HL

Scottish Charity Number: SC025304

**THE SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
REPORT OF THE TRUSTEES ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Report of the trustees

The Trustees have pleasure in presenting their report and financial statements of the Scottish Ambulance Service Benevolent Fund (Benevolent Fund) for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Fund's Deed of Trust, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019)

Objectives and Activities

The main objectives of the Benevolent Fund are:

- To provide for the wellbeing of the employees of the Scottish Ambulance Service.
- To provide for the welfare of all persons in necessitous circumstances who are employed by the Scottish Ambulance Service, or persons previously employed by the Scottish Ambulance Service having left on medical grounds or retired and in necessitous circumstances, or the dependants of all such persons, and without prejudice to the foregoing generality, to provide for the relief of financial hardship, sickness, and distress among or the re-training of, serving and former members of the Scottish Ambulance Service and their dependants.
- To protect and preserve the health, both physical and mental, of the people of Scotland and to relieve the suffering and the distress of the sick and injured by the provision of equipment and services for the Scottish Ambulance Service and through the advancement of the education and re-training of service members of the staff of the Ambulance Service. The purpose set out in this clause shall be carried out in such a manner, as the Trustees at their discretion shall deem fit

The main activities of the fund continue to be the making of grants and loans in terms of the objectives set out above. The fund continued issuing retirement grants to Benevolent Fund members who had recently retired from the service. Tickets to family attractions were again offered and well received by members.

The charity makes grants and loans available to staff and ex staff in cases of hardship. These applications are considered and approved by a minimum of two Trustees. In the event of any difference of opinion a third Trustee is approached.

**SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
REPORT OF THE TRUSTEES ON THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025**

Achievements and Performance

The Trustees are satisfied that the Benevolent Fund has achieved its objectives and been of considerable benefit to those who have been assisted by it to date. The core purpose of the Fund continues to run along the same lines as previous years with benefits and services offered to staff and retired staff as described above.

The Fund received 7 applications for financial assistance during the year (5 in 2023/24). The Trustees approved the payment of 6 loans and 1 grant (3 & 1 in 2023/24).

Qualifying category	2025 Volume	2024 Volume	2025 Value	2024 Value
Death in service payments	5	9	£25,000	£45,000
Retirement Grants	76	128	£17,050	£29,200
Other Grants	1	1	£833	£2,000
Attraction Tickets	3872	3486	£60,063	£39,693
Loans Approved	6	3	£9,542	£4,500

Financial review

Funds have decreased during the year from £318,452 to £316,371.

Income continues to be donations from employees of Scottish Ambulance Service and interest received. The number of staff donating to the fund increased from 5,379 in April 2024 to 5,472 in March 2025 with staff contributions increasing from £97,093 to £97,280.

The Trustees had approved a limit of £60,000 for attraction tickets to allow more staff to benefit as we continue to recover from the pandemic. The actual spend was £60,063 and all who applied received their first choice in tickets.

Reserves Policy

Trustees continue to monitor the financial position to ensure the sustainability of the Fund. The level of funding provided for attraction tickets can be flexed depending on the annual revenue forecast.

Investment Policy

Under the Deed of Trust, the Trustees have full and unrestricted powers of dealing with the Fund in all aspects of the carrying out of its purpose.

The trustees have assessed the major risks to which the Fund is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Trustees have reviewed treasury arrangements to ensure best return on cash deposits.

**SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
REPORT OF THE TRUSTEES ON THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025**

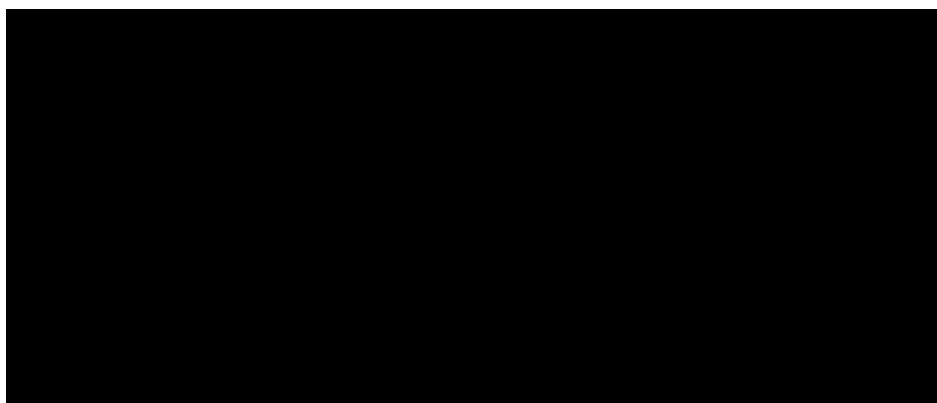
Plans for future periods

The trustees intend to continue with the policies currently followed for the Benevolent Fund, reviewing the level of funds available and the needs of the beneficiaries, to identify when and if any changes to the policies are required.

Structure, governance, and management

The Benevolent Fund was founded as an unincorporated registered charity set up by Deed of Trust dated 6 July 1995 as subsequently amended and summarised in the Trust Document dated 31 January 2006.

The trustees who served during the year and up to the date of signature of the financial statements were:



Scottish Ambulance Service Benevolent Fund is run by a Committee of Trustees whose membership is set out above. The Chairman of the Scottish Ambulance Service is also ex-officio Chairman of the Benevolent Fund. The Benevolent Fund Committee has the power to appoint new trustees as vacancies arise during the year. Trustees are recruited by a variety of methods including advertising throughout the Scottish Ambulance Service and by word of mouth.

Induction and training of trustees is informal and takes place mainly at committee meetings.

**SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
REPORT OF THE TRUSTEES ON THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities Statement of Recommended Practice.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

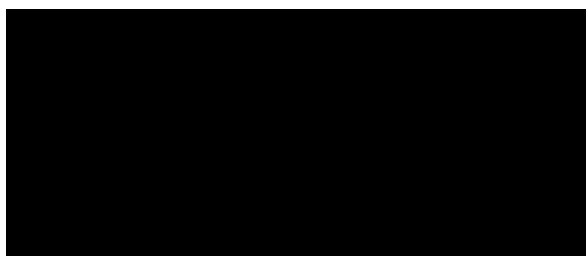
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Fund's Deed of Trust. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure of information to Auditors

So far as the Trustees are aware:

- there is no relevant audit information of which the charity's auditors are unaware, and
- each member has taken all the steps that they ought to have taken as a Trustee to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

The trustees' report was approved by the Board of Trustees and signed on behalf of the trustees



Trustee

Dated: 24th November 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND

I report on the accounts for the year ended 31st March 2025 set out on pages eight to fourteen.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



The Institute of Chartered Accountants of Scotland

JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
Roxburghshire
TD9 0HL

Date: 5 December 2025

**SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF FINANCIAL ACTIVITIES AND INCOME AND
EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025**

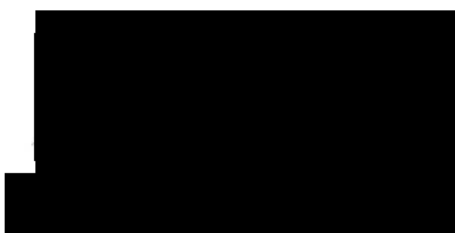
		Unrestricted funds 2025 £	Total 2024 £
	Notes		
<u>Income from:</u>			
Donations and legacies	4	97,305	220,266
Investments	5	8,369	2,208
Total income		105,674	222,474
<u>Expenditure on:</u>			
Charitable activities	6	107,755	121,614
Net expenditure for the year/Net movement in funds		(2,081)	100,860
Fund balances at 1 st April		318,452	217,592
Fund balances at 31st March		316,371	318,452

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities

**SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
BALANCE SHEET AS AT 31 MARCH 2025**

	Notes	£	2025 £	2024 £
Current Assets				
Debtors	7	7,808	127,843	
Cash at bank and in hand		312,622	199,848	
		<u>320,430</u>	<u>327,691</u>	
Creditors: amounts falling due within one year	8	<u>(4,059)</u>	<u>(9,239)</u>	
Net current assets			<u>316,371</u>	<u>318,452</u>
Income funds				
Unrestricted funds - general			<u>316,371</u>	<u>318,452</u>

The financial statements were approved by the Trustees on 24 November 2025.



Trustee

The notes on pages 10 to 14 form part of these financial statements.

SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF ACCOUNTING PRINCIPLES AND NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. BASIS OF ACCOUNTING

The financial statements have been prepared on the historical cost basis of accounting except for investments which are carried at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Benevolent Fund meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The financial statements have been presented in Pounds Sterling as this is the functional and presentational currency of the Benevolent Fund. Monetary amounts in these financial statements are rounded to the nearest £.

2. CHARITY INFORMATION

The continuing activity of The Scottish Ambulance Service Benevolent Fund is to provide for the welfare of all persons in necessitous circumstances who are employed or have been formerly employed by the Scottish Ambulance Service.

The Fund is incorporated in Scotland and its registered number is SC025304. The Fund's registered address is National Headquarters, Gyle Square, 1 South Gyle Crescent, Edinburgh, EH12 9EB.

3. ACCOUNTING POLICIES

Going Concern

At the time of approving the accounts, the trustees have a reasonable expectation that the Fund has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Recognition and allocation of income

Income is recognised when the Fund is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Fund has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF ACCOUNTING PRINCIPLES AND NOTES TO THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025

3. ACCOUNTING POLICIES (Cont.)

Recognition and allocation of income (Cont.)

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the Fund.

Investment income is interest received from bank accounts and financial investment products. All income is allocated to unrestricted funds.

Recognition and allocation of expenditure

All expenditure is included on an accrual basis and is recognised when there is a legal or constructive obligation to pay for expenditure. The trust is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

Costs of charitable activities comprise the direct cost of the activity and support and governance costs.

Grants and Death in Service payments are only made to Scottish Ambulance Service employees in furtherance of the charitable objects of the fund. Liability for such grants and payments is recognised when approval has been given by the Trustees. Death in service grant expenditure is recognised in the year that the death occurs.

Award and attraction ticket costs represent the cost of tickets purchased during the year whether these have been used by employees under the scheme or not. When tickets are bought there is no refund available and therefore the cost is correctly shown as expended.

Support costs comprise all costs attributable to administering the activity of the charity. These costs include those related to loan applications, attraction ticket applications, Wi-Fi access and general receipts and payments.

Governance costs comprise all costs attributable to ensuring the public accountability of the charity and its compliance with regulations and good practice.

All expenditure is allocated to unrestricted funds.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF ACCOUNTING PRINCIPLES AND NOTES TO THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025

3. ACCOUNTING POLICIES (Cont.)

Financial instruments

Financial instruments are recognised in the statements of financial activities when the Trust becomes a party to the contractual provisions of the instrument. Financial instruments are initially measured at transaction price. After initial recognition, they are accounted for as set out below.

Financial instruments are classified as either 'basic' or 'other' in accordance with Chapter 11 of FRS102.

At the end of each reporting period, basic financial instruments are measured at amortised cost using the effective rate method.

Financial assets are derecognised when the contractual rights to the cash flows from the assets expire, or when the Trust has transferred substantially all the risks and rewards of ownership. Financial liabilities are derecognised only once the liability has been extinguished through discharge, cancellation, or expiry.

4. DONATIONS AND LEGACIES	2025	2024
	£	£
Donations and gifts	97,305	97,093
Legacies	0	123,173
	<u>97,305</u>	<u>220,266</u>

Most donations are received monthly by way of salary deduction from the employees of the Scottish Ambulance Service. All donations are unrestricted.

5. INVESTMENT INCOME	2025	2024
	£	£
Interest on cash deposits	<u>8,369</u>	<u>2,208</u>

SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF ACCOUNTING PRINCIPLES AND NOTES TO THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025

6. COST OF CHARITABLE ACTIVITIES	2025	2024
	£	£
Attraction tickets	60,063	39,692
Retirement grants	17,050	29,190
Death in service payments	25,000	45,000
Grants paid	833	2,000
Hardship loans written-off	750	0
Costs in furtherance of charitable objectives	103,696	115,882
Support costs – administration	2,019	1,892
Support costs – bank charges	0	0
Governance costs – independent examination / audit fees	2,040	3,840
	107,755	121,614
Analysis by fund		
Unrestricted funds – general	107,755	121,614
7. DEBTORS	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	7,808	127,843
8. CREDITORS	2025	2024
	£	£
Amounts falling due within one year:		
Accruals and deferred income	4,059	9,239
9. ANALYSIS OF NET ASSETS BETWEEN FUNDS	2025	2024
	£	£
Fund balances at 31 st March are represented by:		
Current assets/(liabilities)	316,371	318,452
10. INDEPENDENT EXAMINER / AUDITOR REMUNERATION	2025	2024
	£	£
Independent Examination / Audit fees	2,040	3,840

SCOTTISH AMBULANCE SERVICE BENEVOLENT FUND
STATEMENT OF ACCOUNTING PRINCIPLES AND NOTES TO THE FINANCIAL STATEMENTS (Cont.)
FOR THE YEAR ENDED 31 MARCH 2025

11. TRUSTEES

None of the trustees (or any persons connected with them) received any remuneration from the Fund during the year nor have they had expenses reimbursed in the current or preceding year.

The following trustees received attraction tickets as undernoted:

	– 2 East Links Family Park tickets to the value of £22.40
	1 Ticketmaster voucher to the value of £30

12. EMPLOYEES

There were no employees during the year.

13. TAXATION

The Scottish Ambulance Service Benevolent Funds have charitable status and are exempt from income tax under Section 505 of the Income and Corporation taxes Act 1988.

14. RELATED PARTY TRANSACTIONS

The Trustees are all employees of the Scottish Ambulance Service. There are no transactions with the trustees or their related organisations during the year other than the Scottish Ambulance Service and as noted at note 11. All the charity's transactions are related to the Scottish Ambulance Service.

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